COLMA HOUSING ELEMENT UPDATE

REVISED PURSUANT TO RECOMMENDATIONS FROM

CALIFORNIA DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT

JUNE, 1991

STATE OF CALIFORNIA - BUSINESS, TRANSPORTATION AND HOUSING AGENCY PETE WILSON, Governor

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
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July 26, 1991

Ms. Frances Liston
City Manager
Town of Colma
235 El Camino Real
Colma, CA 94014

Dear Ms. Liston:

RE: Review of Town of Colma's Revised Draft Housing Element

Thank you for submitting Colma's revised draft housing element, received June 13, 1991 for our review. As you know, we are required to review draft housing elements and report our findings to the locality (Government Code Section 65585 (b)).

We are pleased to find that, in our opinion, Colma's draft housing element now complies with housing element law (Article 10.6 of the Government Code). We appreciate the patience and efforts of the City to bring the draft element into compliance with state law.

For your information, recent legislative changes (Chapter 1441, Statutes of 1990) require the State Department of Housing and Community Development (HCD) to review adopted housing elements to facilitate compliance with the law. Localities are required to submit a copy of their adopted housing element or amendment to HCD promptly following adoption. The Department is required to review adopted elements or amendments within 120 days and report its findings to the locality. The enclosed memos describe other recent legislative changes to housing element and local planning laws.

As you know, the element will need to be amended by January 1, 1992 to address the potential conversion of existing assisted housing developments to non-low-income-housing uses during the next ten year period (Government Code Section 65583 (a)(8) and (c)(6)). The <u>Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion</u>, available from the California Housing Partnership Corporation, does not list any such units in Colma. Other federal, state, or locally-assisted units, however, may exist in Colma, and their potential for

conversion should be analyzed. If research reveals that no such units exist in Colma, the City should support its assertion by describing the process used and sources contacted to make this conclusion.

The Town may wish to address the potential conversion of assisted units, as an amendment to the adopted element, when the adopted element is submitted to HCD for review. For your assistance, we are enclosing our latest technical assistance paper, which outlines the housing element law requirements relative to this issue.

We hope our comments are helpful and we wish you success in the implementation of your housing program. If you have any questions or would like assistance in implementing your housing program, please contact Gary Collord of our staff at (916) 327-2644.

In accordance with requests pursuant to the Public Records Act, we are forwarding copies of this letter to the persons and organizations listed below.

Sincerely,

Thomas B. Cook
Deputy Director

Attachment

cc: Malcolm Carpenter, City Planner, Town of Colma
Don Bryant, Legal Aid Society of San Mateo County
David Booher, California Housing Council
Sue Hestor, Attorney at Law
Gary Hambly, Building Industry Association
Tom Cook, Bay Area Council
Revan A.F. Tranter, Association of Bay Area Governments
Kathleen Mikkelson, Deputy Attorney General
Bob Cervantes, Governor's Office of Planning and Research
Richard Lyon, California Building Industry Association
Kerry Harrington Morrison, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Christine D. Reed, Orange County Building Industry Association
Rob Wiener, California Coalition for Rural Housing
Susan DeSantis, The Planning Center

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DRAFT

COLMA 1990 HOUSING ELEMENT

1.000 INTRODUCTION

1.100 Purpose

This Housing Element is intended to update the 1984 Colma Housing Element and the 1987 Revision. The State of California requires that all cities within the San Francisco Bay Area update the Housing Element of their General Plan by July 1, 1990. To meet this requirement, policies of the 1987 Revision were reviewed, projected housing needs of all economic segments of Colma evaluated, and new policies and programs aimed at the preservation, improvement and development of housing have been developed.

The contents of this update include an analysis of housing needs, statements of goals and policies, a schedule of programs and actions and an estimate of the number of housing units the City expects to be developed, improved and maintained in the local housing stock. Programs and policies included in the existing Housing Element are evaluated and modified where necessary to reflect changing market conditions and policy priorities.

1.200 Definition of Income Categories

Since the determination of housing need is often discussed in terms of income categories, we have used the U.S. Department of Housing and Urban Development (HUD) household income categories. These are based on a proportion of the median family income, as summarized below:

Very Low Income	Below 50% of Median
Low Income	50-80% of Median
Moderate Income	80-120% of Median
Above Moderate Income	Above 120% Median

The 1990 income limits established by HUD for San Mateo County are presented in Table H-1 below.

TABLE H-1 INCOME LIMITS BY HOUSEHOLD SIZE, FEBRUARY 1990

	NUMBER OF PERSONS IN FAMILY							
INCOME CATEGORY	1	2	3	4	5	6	7	8
Very Low	$18,100	$20,700	$23,250	$25,850	$27,900	$30,000	$32,050	$34,100
Low	25,500	28,550	32,150	35,700	37,950	40,150	42,450	44,650
Median	31,900	36,500	41,050	45,600	48,450	51,300	54,150	57,000
Moderate	38,300	43,800	49,250	54,700	58,150	61,550	65,000	68,400

1.300 Relation to Other Elements

The Housing Element is closely related to the Land Use, Open Space and Circulation Elements. In the Housing Element, residential land use is translated into terms of household units to be accommodated in the future. Lands designated for residential use are identified in the Land Use Element; the location, site area and terrain suitable for housing is related to both open space and land use; and the capability of serving residential neighborhoods by an efficient circulation system is discussed in the Circulation Element.

1.400 Information Sources for the Housing Element

Data from the 1980 Federal Census formed the basis of the 1984 Colma Housing Element and the 1987 Revision. In some cases, particularly in the case of socio-economic characteristics, block district data was withheld from publication in the census tables to avoid disclosing confidential information about the population. Since Colma is a very small community, having only 734 population, a very detailed analysis of population characteristics is not possible without jeopardizing confidentiality. Census data from 1980 was supplemented with information collected in 1980, in 1984, and in 1990 by a self-conducted City Housing Survey. Confidential information from these surveys was also excluded from the Housing Element.

The 1990 Census information will not be available until late 1992. Therefore updated 1980 Census information has been used for this document. During 1981 and 1982 Colma annexed unincorporated land at its north boundary, encompassing 143 dwelling units and approximately 337 residents. This area was found by LAFCO to be similar to Colma. Census data analyses for land in Colma as of 1980 is therefore considered valid for these newly annexed areas.

In many cases key indicators such as income estimates, housing prices and rents have been updated, using the best available information from the Department of Finance (DOF), HUD, local realtors and other sources. In some instances, however, it has not been possible to update the 1980 Census data presented in the 1987 Housing Element Revision. This is especially true with respect to information gathered at the census tract level. In such cases, efforts are made to report recent trends in the accompanying text. A technical revision of this document to reflect the results of the 1990 Census will be undertaken when 1990 data becomes available.

2.000 POPULATION, HOUSING AND EMPLOYMENT TRENDS

The 1987 Housing Element Revision contains background information on the City's population and employment characteristics, including historic population growth, age and income characteristics of the population and the condition of the housing stock. A majority of this information was obtained from the 1980 Census. This data has been updated to the maximum feasible extent and included as Appendix 7.000 of this document.

2.100 Population Characteristics

The population of Colma has historically fluctuated above and below the initial 500 person level established in 1924 when the City incorporated. According to the 1980 census, there were 395 people living in Colma. During 1981 and 1982 approximately 337 people were added by annexation to the City. The 1987 Housing Element Revision shows an estimated population of 732 persons. In January of 1990, the Department of Finance (DOF) estimate the City's total population at 734. If the City's population were to grow at the 0.2 percent annual rate forecast for San Mateo County by the Department of Finance, it would reach an estimated 764 by 2010. This estimate is substantially lower than the Association of Bay Area Governments' (ABAG) 2005 population projection of 1,350.

In 1980, approximately 26 percent of the population were children under 18 years old, 63 percent were between the ages of 18 and 64, and 11 percent were elderly, over age 64. It is estimated that by 1995 an additional nine percent of Colma's 1980 population may be over age 64. Colma senior citizens were shown to reside in housing units dispersed relatively evenly throughout the residential area of the community. Disabled persons made up approximately three percent of the population and were located primarily in the Sterling Park neighborhood. There were two households in Town which would be classified as large households, having over six members. Close to 10 percent, or 17 households, had a female acting as head of household.

The social and economic profile of Colma residents presented in the 1987 Housing Element Revision reveals that the population was predominantly white, in 1980, with a significant portion (14 percent) being persons of Spanish origin. A preliminary survey of current property owners suggests that the Town has since diversified. More Asian and Filipino families now reside in the area. This reflects a general subregional trend which is expected to continue.

2.200 Employment Trends

Major occupations for Colma's population in the 1980 Census were crafts, administrative and service jobs with predominant employment locations in San Francisco and San Mateo Counties. The labor force consisted of 56 percent men and 44 percent women, with unemployment at 0.0 percent for women and 3.7 percent for men in the work force in 1980. In 1989 the County unemployment rate averaged 2.7 percent.

Over the last decade the City has encouraged subregional commercial facilities to develop centered along Serramonte Boulevard, providing employment opportunities, goods and services primarily for residents of surrounding communities. The City will continue to allow infill of this commercial core area and they anticipate that local employment opportunities will increase with further commercial development. ABAG estimated the following increase in Colma Employment opportunities in their Projections '90 publication.

TABLE H-2 EMPLOYMENT PROJECTIONS (1980-2005)

Year	Total Employment (Employed Residents at Place of Work)	Incremental Growth
1980	926	
1985	990	+ 64
1990	1,100	+110
1995	1,620	+520
2000	1,940	+320
2005	2,090	+150

2.300 Housing and Household Characteristics

2.310 Household Trends. The mean income for Colma in 1980 was $22,611, roughly 19 percent lower than the household mean for San Mateo County. If this ratio is applied to the 1990 Association of Bay Area Governments (ABAG) mean income estimate for San Mateo County, the estimated mean household income for Colma would be about $42,000 per year. However, ABAG's Projections '90 shows Colma's present income gap to be about 24 percent lower than the County's, or just over $39,000 per year.

The City's average household size, reported as 2.38 in the 1980 Federal Census, has remained relatively steady throughout the 1980's, declining by only .02 to 2.36 in 1990 (DOF). ABAG has projected Colma's household size will decline 3.5 percent between 1990 and 2005. This would represent a decline from 2.36 to 2.28 persons per household in Colma by 2005, and compares with the projected County-wide averages of 2.56 in 1990 and 2.45 in 2005.

2.320 Housing Characteristics. In 1980, 166 housing units were counted in Colma by the Federal Census. The 1981 and 1982 annexations brought the total number of housing units up to 314 in 1983 (DOF). In January of 1990 the Department of Finance estimated the total number of housing units in Colma at 334. This would indicate a total increase from 1980 to 1990 of 20 units, for an average construction rate of two units per year. Based on the City's actual building records, 36 housing units were built between 1984 and 1990 for a six year average of six units per year. This suggests that a majority of the City's recent housing construction has been replacement housing.

In 1980 more than half of Colma's housing units were reported as 40 years or older. In the same year the City's Housing Survey estimated 35 percent of housing units are 60 to 100 years old. Although a majority of Colma's residential structures may be of an age to suggest needed rehabilitation, in most cases, their condition is well maintained. In 1980 only 27 percent needed rehabilitation and three percent were reported as needing major rehabilitation or replacement. As discussed above, recent housing construction has improved

the City's housing stock; however, ongoing rehabilitation is necessary to ensure the housing stock remains well maintained. In August, 1990, local officials estimated that fewer than one-fourth of the homes in Town were in need of rehabilitation and less than five percent needed major rehabilitation or replacement. This estimate was done by the planning staff with assistance from the Colma Fire District. This information will be checked when 1990 census data becomes available.

Overcrowded conditions were recorded for three units (1.5% of the City's occupied housing stock) by the 1980 Census. If the 1980 ratio is applied to the City's 1990 DOF occupied housing stock figure, it can be estimated that up to five units may currently be overcrowded.

In 1980, 40 percent of the homes in Colma were owner occupied, compared to 60 percent in the County as a whole. The median priced house in Colma was $75,300 in 1980. In June 1989, Coldwell Banker Residential Real Estate Services published its Home Values Survey for cities in San Mateo County (Table H-3). Although housing values were not reported for Colma, the average of the surrounding North County cities would be representative of values in Colma. The North County average ranged from $153,500 for a two-bedroom, two-bath condominium to $276,300 for a three-bedroom, two-bath house. Median monthly rents in Colma were reported at $295 by the 1980 Census. According to the latest rent survey by the Bay Area Council, median rents in San Mateo County have risen to $825 for a two-bedroom unit. The median advertised rent of two-bedroom apartments in the lowest tenth percentile of all available two-bedroom units in San Mateo County increased from $650 in January 1988 to $700 per month in January 1989. A recent City staff survey of advertised rents in the North County area showed an average rent of $766 per month for a two-bedroom unit.

Government Code Section 65583 requires local jurisdictions to address the potential conversion of existing assisted housing developments to non-low-income housing uses during the next ten year period. The Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion, published by the California Housing Partnership Corporation, does not list any such units in Colma. The Town's lack of such units has been confirmed by telephone interviews with representatives of the San Mateo County Housing Authority and the Loan Management Division of the Department of Housing and Urban Development conducted in September, 1991. Given the fact that the Town has no subsidized low-income units subject to losing their subsidy within 10 years, no policy modifications are necessary in this regard.

TABLE H-3: HOUSING VALUES IN SAN MATEO COUNTY JURISDICTIONS
(IN DOLLARS)

CITY/AREA	2 BD/2BA CONDOMINIUM 11/88	2 BD/2BA CONDOMINIUM 5/89	3 BD/2BA SINGLE-FAMILY 11/88	3 BD/2BA SINGLE-FAMILY 5/89	4 BD/3 BA SINGLE-FAMILY 11/88	4 BD/3 BA SINGLE-FAMILY 5/89
Atherton	N.A.	N.A.	845,000	945,000	1,280,000	1,490,000
Belmont	155,000	195,000	359,000	400,000	471,000	530,000
Burlingame	229,500	260,000	550,000	625,000	625,000	775,000
Daly City*	148,000	165,000	255,000	289,000	289,000	315,000
Foster City	185,000	230,000	349,000	382,000	490,000	545,000
Hills-borough	N.A.	N.A.	775,000	885,000	1,250,000	1,400,000
Menlo Park	210,000	230,000	560,000	625,000	750,000	855,000
Millbrae	197,000	239,500	369,950	399,000	589,950	625,000
Pacifica	152,000	175,000	265,000	290,000	315,000	350,000
Redwood City	159,600	175,000	286,000	320,000	425,000	460,000
Redwood Shores	194,500	234,500	305,000	355,000	390,000	427,000
San Bruno*	132,500	151,500	255,000	275,000	315,000	335,000
San Carlos	175,000	220,000	315,000	370,000	435,000	500,000
San Mateo	200,000	240,000	370,000	405,000	715,000	794,000
South San* Francisco	130,000	144,000	235,000	265,000	375,000	385,000
Woodside	N.A.	N.A.	775,000	860,000	1,580,000	1,850,000

Source: Home Values Survey conducted by Coldwell Banker Residential Real Estate Services and the San Francisco Examiner. Results published in The Examiner, June 4, 1989.

*North County Cities.

2.400 Income to Housing Cost Correlation

Table H-4 provides estimates of the maximum affordable housing cost by income category and the number of Colma households which fall into each category. The number of households is based on the January 1, 1990 DOF estimate, and the income figures are derived from ABAG's 1990 projection for Colma ($39,000 mean). The distribution of households by income category is based on an extrapolation of the 1980 income distribution. In 1980, 33 (60%) of Lower-Income Renter households and seven (60%) of Lower-Income Owner households, in Colma, were overpaying. ABAG recently estimated that seven (78%) of all low-income homeowners and 30 (68%) of all low-income renters in Colma are presently overpaying for housing.

TABLE H-4 ESTIMATED INCOME AND HOUSING AFFORDABILITY OF COLMA RESIDENTS

	HOUSEHOLDS IN INCOME CATEGORY		1990 GROSS INCOME LIMITS		
INCOME CATEGORY	NUMBER	PERCENT OF HOUSEHOLDS	ANNUAL	MONTHLY	MAXIMUM MONTHLY HOUSING AFFORDABILITY[1]
Very Low	62	20	$19,550	$1,629	$ 489
Low	47	15	31,280	2,607	782
Moderate	81	26	46,920	3,910	1,173
Above Moderate	121	39	46,920+	3,910+	1,173+

1 Calculated on the basis of the generally accepted standard that 30 percent of monthly income may be spent on housing.

Source: Based on the DOF household estimates for 1990, ABAG's 1990 estimate of mean household income for Colma and the income distributions reported by the 1980 Census.

A comparison of the income figures presented in Table H-4 with the housing cost estimates discussed in the previous section suggests that a serious affordability problem might exist. None of the 62 very low income households presently living in Colma can afford the County's median advertised rent for two-bedroom apartments in the lowest tenth percentile of all available units ($489 income vs. $700 cost). Furthermore, only about half of the City's low income households can afford the County's overall average rent for a two-bedroom apartment. Finally, the estimated monthly cost of owning a $153,500 condominium is well beyond the affordability limits of all of the City's low income households and many of its moderate income households as well.

The above analysis suggests that a large portion of Colma's residents may likely be spending more than the standard 30 percent of their incomes on housing, and, therefore, must occupy subsidized or overcrowded units, or have purchased their homes prior to the rapid escalation of housing prices in the 1980's. Renters and recent home purchasers, as well as prospective home buyers, face affordability problems in the existing Colma housing market. Although housing price increases slowed somewhat during the last months of 1989, much of this "softening" has been in the upper end of the market with rents and prices for apartments, condominiums and entry level homes remaining firm.

2.500 Below-Market-Rate Housing. "Below-market-rate housing" is used to describe units offered at rents or sale prices below that which they would command on the open market. Typically, below-market-rate units have been produced almost exclusively as a result of direct federal subsidies. With drastic cutbacks in such programs it has been left to local governments to find new ways of increasing the supply of housing affordable to very-low-, low-, and moderate-income households.

Historically, affordable housing in Colma has been provided by private efforts including rental units, caretaker housing, and Farm Labor Camps. Currently the last two methods house approximately 24 households. Federal subsidies, in the form of HUD Section 8 certificates, provide three Below-Market-Rate housing units in Colma.

2.510 Preserving Below-Market-Rate Housing. Legislation passed in 1989 amended California Government Code Section 65583(a) to require an analysis of the potential loss of existing below-market-rate housing due to conversions or expired federal contracts. Due to the predominantly private nature of Colma's affordable housing stock, the assisted rental housing at risk in Colma is estimated at zero.

3.000 HOUSING NEEDS ASSESSMENT

3.100 Determination of Housing Needs.

The 1984 Colma Housing Element addressed the projected housing need as determined by the Association of Bay Area Governments (ABAG), in their publication titled Housing Need Determinations San Francisco Bay Region, July 1983. Colma's projected housing need from 1980 to 1990 of 327 households was based partially on ABAG's Projection '83, which estimated that Colma would have 470 households by 1990. Revised 1990 household projections (Projections '87 and '90) reduced the figures for Colma to 340 and 310 respectively. In 1990 the Department of Finance estimated a total of 311 households for Colma and a vacancy rate of 6.89 percent. This suggests that Colma has kept pace with local housing demand and is in line with the Projections '90 households figure. An evaluation of the effectiveness of the policies and programs outlined in the 1984 Housing Element is included in Section 5.000 of this report.

In February 1989, the Department of Finance projected that San Mateo County would grow by approximately 11,000 households between 1988 and 1995. Assuming that Colma's share of this county-wide growth is the same as its present percentage, the City can be expected to experience an increase of 14 households by 1995. ABAG has conducted local projections which indicate that Colma will grow by an estimated 95 households between 1988 and 1995 (Projections '90). Over this same time period ABAG has determined that Colma has a "total projected need" of 260 additional housing units based in its Housing Needs Determinations report. ABAG's needs determination is based, in part, on the Projections '87 data which estimates Colma will grow by 160 dwelling units between 1990 and 1995. ABAG'S Projections '90, however, estimates an increase of only 80 households between 1990 and 1995. Because Colma believes that the latter figure represents a more realistic estimate of future growth, particularly in view of the recent stagnation of the local housing market, Colma has based its local quantified objectives on the ABAG revised household estimate in Projections '90 as shown in Table H-5 below. This is consistent with state housing element law, which permits local government to set housing objectives below ABAG needs estimates based on identified local constraints. In the case of Colma, limited marketing potential due to both aggregate declines in demand and the preponderance of cemetery uses (see Section 4.210) is the primary constraint which has been identified.

TABLE H-5 COLMA'S PROJECTED HOUSING NEED

	1995 Projected Households	1988-95 Projected Increase in Housing Needed (Total)	Income Breakdown			
			Above Moderate	Moderate	Low	Very Low
ABAG Determination[1]	500	260	109	60	39	52
Local Objective[2]	390	180	76	41	27	36

[1] Based on ABAG's Projection '87.

[2] Based on ABAG's Projection '90.

The projected increase in housing need of 180 units over an eight year time period from 1988 to 1995, translates to a rate of about 23 units per year. When compared to the City's building construction average of six units per year, this projection seem unrealistic. However, based on recent planning activity the construction of 180 units between 1988 and 1995 may not be impossible. The addition of 180 units to the 317 reported by DOF in January 1988 would bring the total units in Colma to 497 units. This would be 107 units more than the 390 households projected by ABAG (Projections '90) for 1995 but close to the 500 total households projected in the 1989 ABAG determination.

The housing policies and programs set forth in this document are intended to reach the local housing objective of 180 units within the 1988 to 1995 planning period.

3.200 Special Housing Needs

3.210 Senior Residents. In 1980, 11 percent of Colma's population was age 65 or older and by 1995 there is a possibility that this percentage may increase to 20 percent. Housing for the elderly should respond to this group's special housing needs in terms of physical constraints as well as limited income.

3.220 Large Households. The 1980 Census reported 10 percent of Colma households as having five or more persons. At the same time overcrowded conditions were recorded for 1.5 percent of Colma households. Large families often live in overcrowded conditions due to the lack or availability of larger units. In Colma, over 60 percent of rental housing is in the form of single family homes rather than apartments. Although overcrowding or large families does not currently appear to be a problem in Colma, this issue will be reviewed when the 1990 Census data becomes available.

3.230 Female Headed Households. The 1980 Census showed female headed households as comprising approximately 10 percent of the population. The special housing needs of this group include low-cost housing, suitable for children (outdoor play space or proximity to parks preferable), and located near schools and child care. Innovative shared living arrangements which may include congregate cooking and child care facilities would also be suitable.

3.240 Disabled Persons. Disabled persons were shown to comprise approximately three percent of Colma's population in 1980. Although not all persons with work disabilities require special housing, those with severe mobility constraints need specially designed housing, located near transportation, shopping and services.

3.250 Farm Workers. There are presently two Farm Labor Housing Camps in Colma which houses approximately 20 farm workers. These camps are licensed and regulated for the State by the County Department of Health Services. The County conducts annual site inspections and requires that health and safety improvements be made as needed. Although ABAG has projected that agricultural jobs in Colma will be zero by 1995, (Projections '87 and '90), it is anticipated that the existing jobs will be viable well into the 90's. Accordingly, the present farm labors camps, as regulated by County Health Services, should be adequate to meet any future farm worker housing need.

3.260 Homeless. In July, 1989 the San Mateo County Department of Community Services surveyed twenty-nine Social Service agencies that deal with the homeless in order to estimate the total annual number of homeless per year in the County. That study estimated the number of homeless at 5,000-6,000 persons, of which 60 percent are persons in families and 40 percent are single individuals. It is important to point out that this estimate represents the number of people who find themselves homeless at some point within a given year. The number of people who are actually homeless on any particular day will be substantially lower since many homeless people do not remain homeless all year long.

Based on January 1990 Department of Finance estimates, Colma has 0.11 percent of the County's total population. Assuming that the City's share of the County's homeless population is the same as its overall percentage, and applying the 0.11 percent figure to the county-wide homeless estimate, Colma would have an an expected homeless population of five to seven per year.

3.270 Quantification of Available Homeless Assistance Resources. Shelters and homeless assistance programs are the main resources available to homeless residents of San Mateo County. In 1988 there were three transitional housing shelters operating within San Mateo County serving homeless families with children. Based on the number of clients served during the first five months, these shelters served an estimated 1,130 people in 1988. There are also several more specialized shelters for persons with substance abuse problems and mental illnesses, victims of domestic violence and veterans. These shelters served approximately 550 persons in 1988, based on the ratio of available beds to number of persons served within the family shelters. Finally, the County's temporary "Winter Shelter" served 457 people in the Winter of 1988. Collectively the existing shelters in San Mateo County served an estimated total of 2,137 people in 1988. The County's three main homeless assistance programs (Salvation Army, AFDC and Community Action Agency) served a combined total of 3,649 homeless persons in 1988, based on estimates derived from figures contained in the Comprehensive Homeless Assistance Plan for San Mateo County. Combining the estimated number of people served by shelters with the number of residents receiving funds from homeless assistance programs results in a total estimate of 5,786 homeless persons who received some form of assistance in San Mateo County in 1988.

3.280 Determination of Unmet Homeless Needs in Colma. Due to Colma's small population size, information on existing community crisis services is easily distributed to the needy population. The City keeps an updated list of all social service providers in the area. Generally the "at risk" or "homeless" population of Colma is served by the Daly City Community Service Center on Hillside Boulevard. The Center acts as a referral service providing motel vouchers, bus tickets and referrals to the County transitional shelters. In addition this facility provides a Home Sharing service which matches those with living quarters to share with those seeking a place to live. Although Colma's estimated five to seven homeless or pre-homeless individuals may be adequately and most cost effectively served by the existing County programs on a temporary basis, more permanent solutions are needed to fully resolve their shelter needs.

State law provides that any group home or similar housing involving six or fewer unrelated persons shall be allowed in all residential zones. In order to facilitate the development of permanent low-income housing to meet the City's identified need, a housing policy will also allow the development of group homes of six or fewer persons on commercially zoned sites identified as locations suitable for future residential development on the Housing Map, Exhibit H-1.

4.000 ABILITY TO MEET HOUSING NEEDS

4.100 Residential Land Inventory

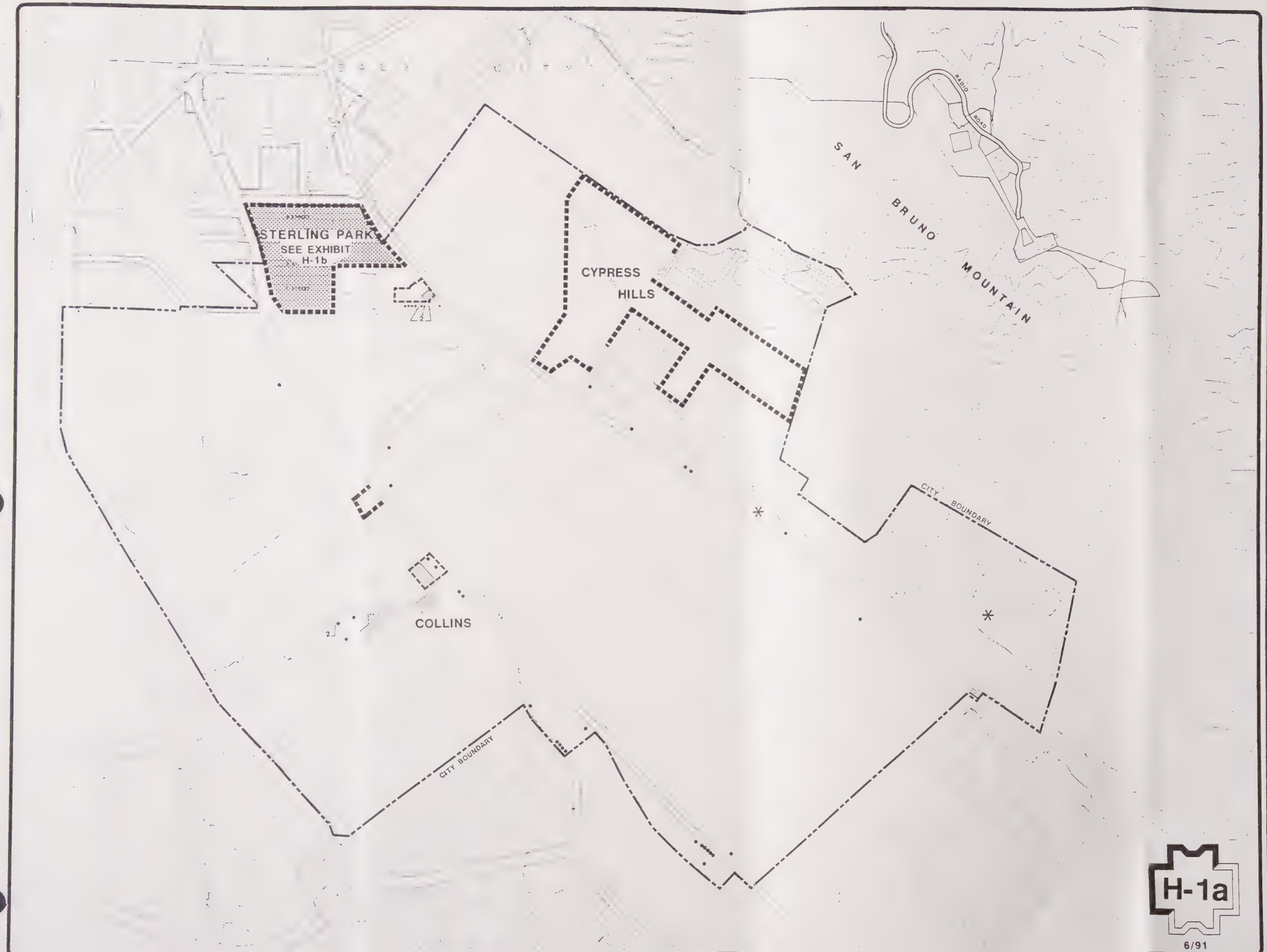
4.110 Existing Residential Development. Housing units are inventoried by location and size on Exhibit H-1. The map includes all dwelling units which completed construction prior to May 1990. Twenty-two of these units have been constructed since January 1988.

4.120 Approved Residential Development. As of May 1990, Colma had approved projects for 77 new dwelling units for which improvements had not yet been completed or begun. These units, together with those completed since 1988, will meet 55% of the Town's projected need of 180 units for 1988 to 1995. The Housing Map, Exhibit H-1, shows locations that have been approved for residential development and sites suitable for future development.

4.130 Vacant and Underutilized Sites. A limited number of new residential lots could be created by the redevelopment of lots currently used for flowershed and warehouse use and the resubdivision of large vacant lots in the Sterling Park neighborhood. These properties are easily served with utilities and could be used for housing with no General Plan or Zoning changes. The fact that 44 permits for new dwelling units were approved in this neighborhood between 1985 and 1990 is indicative of Sterling Park's potential for new housing development.

The frontage along the east side of El Camino Real, between B Street on the north and F Street on the south, comprises some older commercial facilities and underutilized sites that could be redeveloped with new residential facilities. A new station for the Bay Area Rapid Transit District is scheduled to be completed on the west side of El Camino Real (outside of Colma city limits) in the next few years. The housing sites within Colma could be suitable for high density residential development if their entrances and main orientation are to El Camino Real. Care would have to be taken with building design and access orientation so as not to adversely affect the perceived scale and intensity of the existing Sterling Park neighborhood further east. Buffering will be aided, in part, by the fact that the sites along El Camino Real are at a lower elevation than the Sterling Park neighborhood which sits atop a bluff.

The City has acquired a one acre site adjacent to City Hall on El Camino Real for use as a Community Center and Senior Housing Complex. It is expected that 15 to 20 senior units will be constructed by 1995. This use of the site will not require General Plan or Zoning Changes.



TOWN OF COLMA

GENERAL PLAN

HOUSING

LEGEND

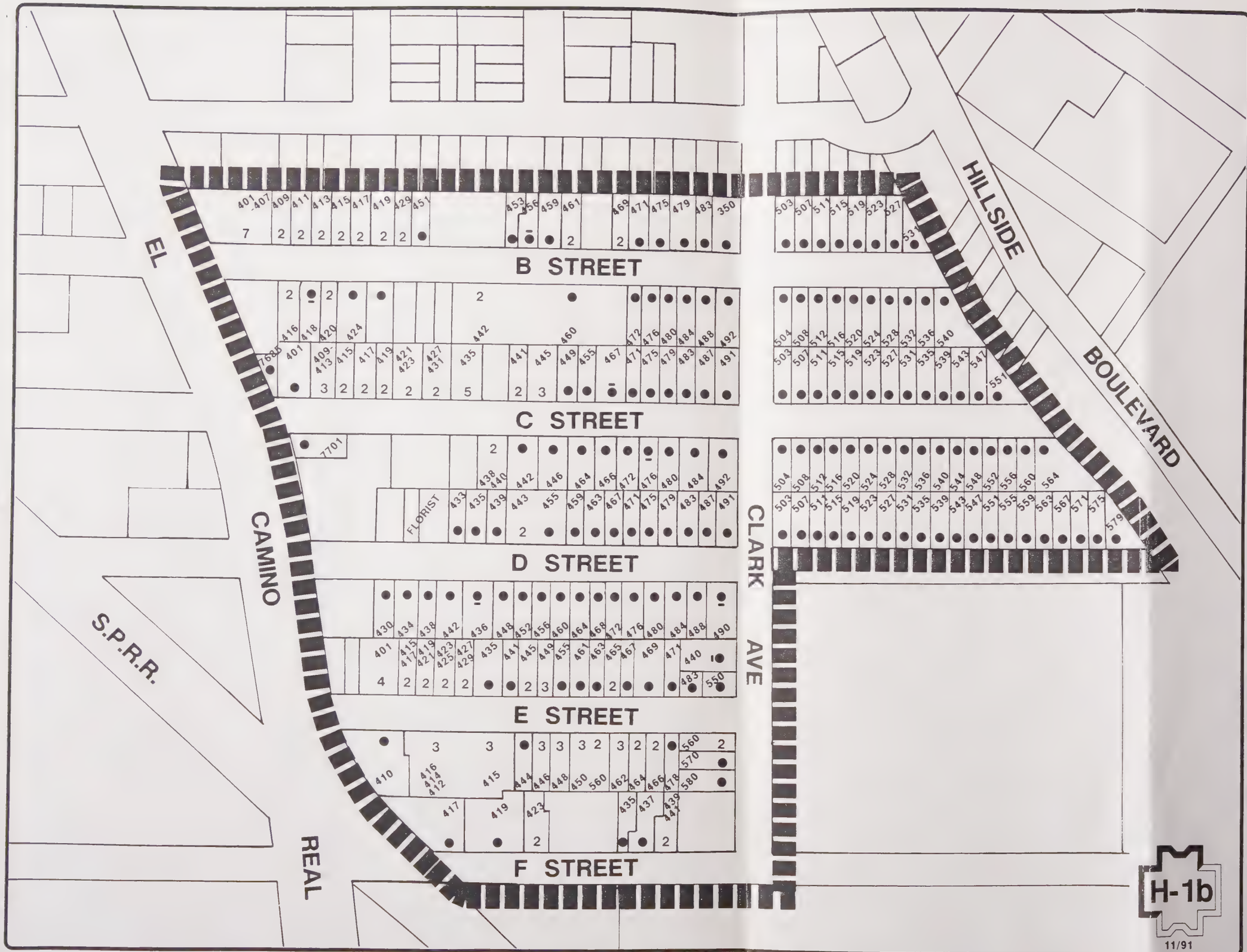
- • SINGLE UNIT
- 2 DUPLEX
- 3+ MULTIPLE
- ▪▪▪▪ LOCATIONS WHICH MAY BE SUITABLE FOR FUTURE HOUSING
- LOCATIONS FOR WHICH RESIDENTIAL DEVELOPMENT HAS BEEN APPROVED
- * FARM LABOR HOUSING CAMP

SCALE IN FEET

0 400 800 1200

MARTIN • CARPENTER • ASSOCIATES

CITY AND REGIONAL PLANNERS



TOWN OF COLMA
GENERAL PLAN

STERLING PARK
HOUSING

LEGEND

- ● SINGLE UNIT
- ●ı SINGLE UNIT WITH POTENTIAL 2nd UNIT
- 2 DUPLEX
- 3+ MULTIPLE UNITS

NOTE:
POTENTIAL 2nd UNITS DETERMINED BY SUITABILITY OF EXISTING STRUCTURES

SCALE IN FEET
0 25 50 100

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TABLE H-6: INVENTORY OF SITES SUITABLE FOR RESIDENTIAL DEVELOPMENT

1. Approved Projects

Site/Location	Acres	Zoning	# Units	Type of Housing
Scopesi/Hillside	.28	Residential	6	Duplex
Ottoboni Village	1.6	Planned Development	27	Condominium
Hildebrand Center	1.5	Commercial	13	Multiple
Creekside Village	.72	Planned Development	25	Multiple/Senior
Collins Heights	.87	Planned Development	11	Townhome
Total			82	
Demolitions			5	
New Dwelling Units			77	

2. Vacant and Underutilized Sites

Site/ Location	Acres[1]	Zoning	# Units	Type of Suitable Housing
Sterling Park	Infill	Residential	125	Single & Duplex
El Camino Real	Infill	Commercial	17	Multiple/Special Need
City Hall	1.058	Public	18	Multiple/Senior
Cypress Hills[2]	100	Cemetery	50	Single Family
Total Dwelling Unit Capacity			210	

1 A total of 5.65 acres of vacant and underutilized land has been identified in the Sterling Park and El Camino Real infill areas. Roughly one-fourth of this land is presently vacant. Unit estimates based on maximum allowable density under existing zoning (See Table H-7).

2 A development application has recently been submitted calling for the construction of 50 single-family homes on this site. These homes are likely to be affordable primarily to above moderate-income households, although 10 percent of the units will be required to be affordable to low- or moderate-income households. Residential development of this area will require a Master Plan to amend the General Plan and rezone the site.

In addition to the 287 sites listed above and the 22 units built between 1985 and 1990, there are approximately 80 parcels with existing single-family homes which have the potential for accommodating second dwelling units. These sites are identified on Exhibit H-1. Thus, the City has identified sites sufficient to accommodate up to 367 additional dwelling units. This number exceeds ABAG's regional needs estimate for Colma of 260. In terms of affordability, 316 of the designated sites are zoned to accommodate either multi-family or second dwelling units, either of which are likely to be affordable to low- and moderate-income residents. Therefore, the sites which have been identified are sufficient to meet ABAG's estimates of very-low, low- and moderate-income housing need for Colma as well as its overall housing needs estimate for the Town. Moreover public services and facilities have been determined to be sufficient to accommodate the development of these parcels.

4.200 Governmental Constraints

4.210 Land Use Constraints. The Town of Colma was incorporated for the purpose of protecting Memorial Park Land Uses. Cemetery and related uses have historically been the primary and most extensive land use zones in the Town, with residential and commercial uses being the second major function. Colma's function as a primary location for cemetery uses has made more land available throughout the Peninsula for housing development. Accordingly, approximately 75 percent of the Town's land areas are designated and zoned for uses associated with memorial parks, including funeral homes, burial sites, crematoriums and florists. Essential to this primary use are features such as well groomed rolling hills and lawns, manicured landscaping and natural vegetation, quiet and scenic areas for public meditation, and tranquil paths for strolling. Naturally, these features pose a variety of constraints to the development of high intensity uses adjacent to or within Memorial Park Land.

Cemeteries tend to suffer from vandalism when residential uses are built nearby. The extent to which certain cultural groups will avoid living near a cemetery is an additional constraint to the marketing of such sites that cannot be easily quantified. In the present case the northern part of San Mateo County has recently experienced a growth of southeast Asian immigrants, yet it is known that many will avoid living near cemeteries. Despite these constraints there are areas in the Town which are sufficiently removed or buffered from the Memorial Parks to allow for the development of high density residential use and a variety of housing types. These areas are identified in Table H-6. Specifically, those areas include the mixed use area identified along Collins Avenue, and the existing Sterling Park neighborhood which is suitable for infill residential development.

4.211 General Plan and Zoning. Colma's General Plan and Zoning Ordinance provide for a broad range of allowable residential densities in both residential and commercial districts. General Plan densities, shown in Table H-7, typically determine the maximum number of dwelling units allowed on a specific site. The Zoning Ordinance is consistent with the General Plan. The Zoning Ordinance contains a provision that a maximum of six dwelling units may be built on any residential parcel. To address this constraint, the Town has adopted a Planned Development designation which permits residential developments having more than six units. It should be pointed out that even if no sites are rezoned for Planned Development, sufficient sites have been identified in Section 4.130 to meet the Town's regionally defined housing need.

Unlike many cities, Colma allows a minimum lot size of 3,333 square feet. A housing program from the 1984 Housing Element specifies preference for single-family and duplex housing in Sterling Park in order to stabilize and strengthen neighborhood quality. For Sterling Park, Colma's principal residential area, most builders of new units choose to construct a two-unit building containing a large, principal unit, and a second, smaller, in-law unit. For larger sites at the periphery of Sterling Park and at other locations throughout the City, builders are encouraged to use Planned Development zoning to achieve construction efficiency and housing variety.

Development standards in Colma such as setbacks, building height and off-street parking are similar to or less restrictive than those in surrounding

communities and would not be considered undue development constraints. For example, the minimum side yard (10 percent of lot width) can be as narrow as 3.33 feet, much smaller than the 10 foot margin required by many San Mateo County jurisdictions. Colma is also less restrictive in terms of allowing residential development on commercially zoned parcels. Up to 33 units per acre are permitted in certain areas (see Table H-7). Most San Mateo County communities, by contrast, allow only mixed use development of commercial parcels. Standards may be varied for Planned Development projects and density bonuses are offered, particularly where housing for special needs is proposed.

Although development standards and densities are generally less restrictive than those found in other Peninsula communities, Colma's high proportion of open space land use, which is related to the high intensity of cemetery uses discussed in the preceding section, must be viewed as a constraint to the development of housing in the Town. This constraint is not, however, insurmountable in view of the availability of sites identified in Section 4.130.

TABLE H-7: GENERAL PLAN RESIDENTIAL DENSITIES

Location	Persons Per Acre	Persons Per Household	Theoretical Maximum Dwelling Units Per Acre
Sterling Park	40-60	2.38	25
El Camino Real	80	2.38	33
Collins Avenue	30	2.38	12

4.220 Building Codes. The 1988 edition of the Uniform Building Code is enforced in Colma. The Town contracts with the County Building Inspector to see that new residences, additions, auxiliary structures, etc., meet all of the latest construction and safety standards. Building permits are required for any construction work.

4.230 Permit Processing, Procedures and Fees. Building permits must be secured before commencement of any construction, reconstruction, conversion, alteration or addition. Approval of permit applications is based on conformity with the Zoning Ordinance, although the City Council has the power to grant variances from the terms of the Ordinance within the limitations provided by law. Permit processing in Colma is very efficient and timely. Building permits generally are processed in a few days, Variance and Use Permit requests usually take only one month to process. Because Colma has no Planning Commission, decision-making is unusually streamlined.

Amendments and reclassifications to the Ordinance can be made by the City Council subject to applicable provisions of the State Laws and when initiated by citizen petition. Procedures for amendments and reclassifications are stated in the Zoning Ordinance and in guidelines available to the public. All applications and permits are $50.00 with the exception of the General Plan Amendments and Zoning reclassifications, which are $100.00

Colma is in conformance with State Law effective January 1, 1983, requiring that a simplified handout describing application procedures be available for public distribution.

4.240 Availability of Assistance Programs. Recent reductions in Federal and State assistance programs place a significant constraint on small communities' abilities to provide affordable housing. Cutbacks to Section 8 Rental Assistance, Community Development Block Grant and similar programs have severely limited the funds available for housing assistance. Low cost loans are available through the U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD). As the least populated city in San Mateo County, Colma does not have the staff or financial resources to successfully compete for these limited finds. Unless State and Federal assistance again becomes widely available, Colma will have to depend on public and private local resources to help in the provision of affordable housing.

4.300 Non-Governmental Constraints

Central to the problem of affordable new housing is the high cost of land, the high cost of housing construction and the high cost of financing money for construction and purchase.

4.310 Housing Cost. The price of existing housing is driven up to some extent by the price of new housing. In the North County area recent sales prices for housing ranged between $144,000 for a two-bedroom 2-bath condominium to $289,000 for a 3-bedroom 2-bath single family home. Comparative figures for home prices in San Mateo County, for a wider range of unit types and sizes, are presented in Table H-3.

Central to the problem of affordable housing whether new or used, is the renter's dilemma (inability of lower income households to accumulate the first and last month's rent plus security deposit) and the prospective owner's dilemma (inability to accumulate the required down payment plus closing costs). The comparison between household income and housing cost gives a distorted view of a household's ability to pay, since the initial cost of acquiring a rental or owner unit is not reflected.

4.320 Financing Availability. The primary barriers concerning the availability of housing center around the difficulty of accumulating a down payment of 10-20 percent on a home priced at $200,000. This problem is exacerbated by the double-digit interest rates currently prevailing in the Bay Area (see Figure H-2). Financing is, however, generally available for those who possess both the necessary down payment and the minimum qualifying income. Interest rates in the vicinity of Colma are similar to those found in surrounding areas and there do not appear to be any mortgage deficient areas in the community. It appears, therefore, that while financing availability is a constraint to affordable housing, the problem is no more acute in Colma than in other portions of the Bay Area.

4.330 Land and Construction. In accition to housing prices, the cost of land and construction is a constraint to production of new affordable housing. Land in Colma is selling for approximately $8 to $10 per square foot. This is comparable to the overall Bay Area purchase prices which are plotted in Figure H-1. Given the County's status among the State's leaders in housing prices, this puts Colma in one of the nation's most expensive housing markets. The North County cities, however, have some of the area's lowest selling values. High land costs coupled with relatively low housing values have resulted in a slow rate of housing construction in Colma. This is a result of economic forces which are well beyond the capacity of the local government to influence or control. These conditions, combined with the reduced levels of State and Federal support discussed in the previous section, make it extremely difficult to provide affordable housing. High vacancy rates which has averaged 7.62% are also an important factor contributing to Colma's slow construction rate. High interest rates, as indicated by Figure H-2, pose additional non-governmental constraints to meeting the City's icentified housing need for all income groups.

4.340 Environmental Conditions. A primary constraint to residential development in Colma is the existing environmental setting. Geotechnical hazards, noise level incompatibility, and flooding considerations are graphically presented in the Environmental Constraints Map, Exhibit H-2, and described in more detail below. Land Use incompatibility between housing and cemeteries is discussed in Section 4.210.

4.341 Noise Compatibility. Residential areas subjected to exterior noise levels of 60 dB or higher are less desirable than quieter living environments. No portions of Colma are subject to continuous, extremely high level noise sources. The higher noise levels are associated with vehicular travel along major arterials and collectors streets in Colma and reach 80 dB at roadside. Most affected would be the Collins and Sterling Park residential areas. The potential future residential development at Cypress Hills is less constrained. Noise effects can be mitigated by noise barriers, building orientation and use of insulative construction materials.

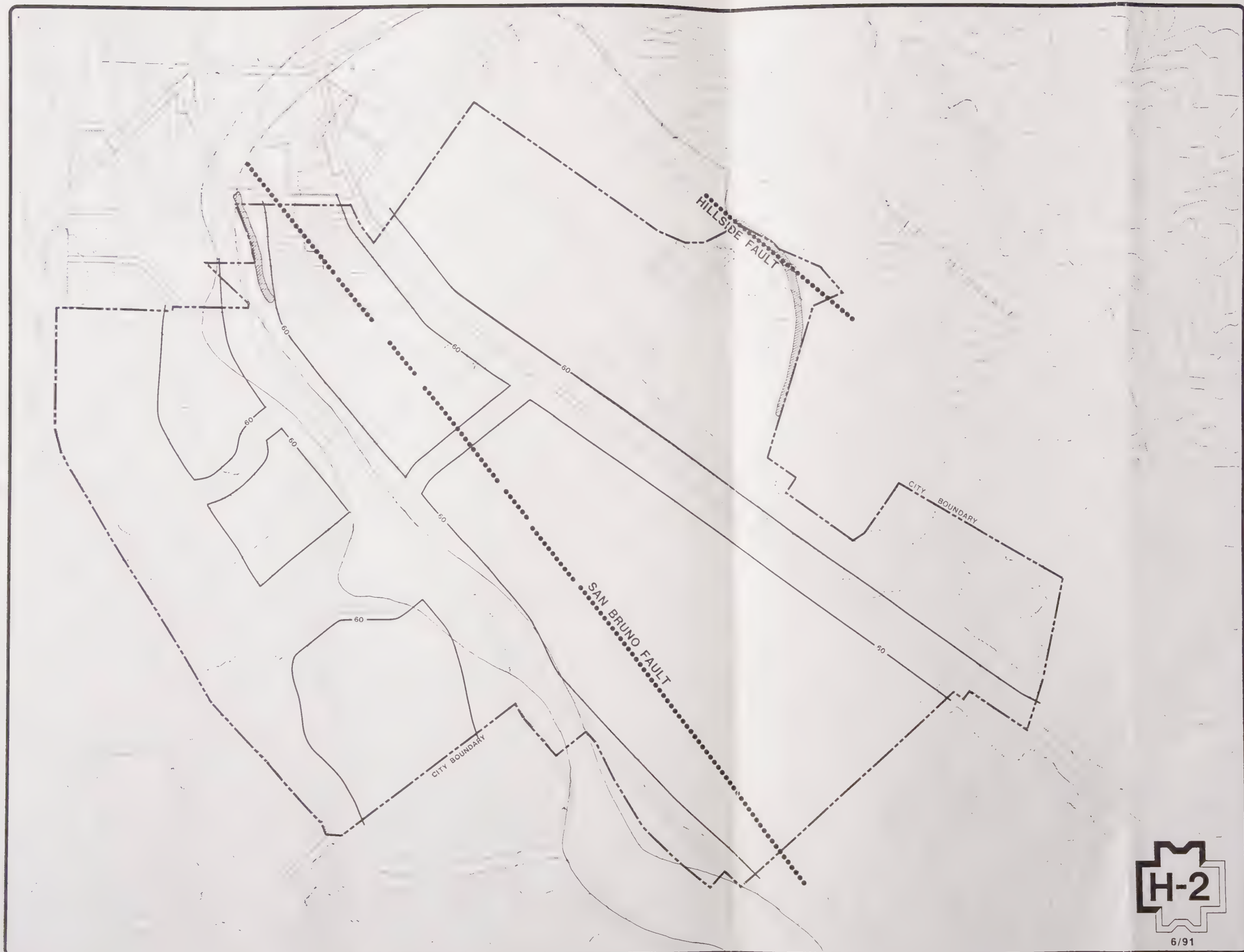
4.342 Geologic Seismic Safety Constraints. The extent of constraint due to geologic factors is very small in Colma. The Town of Colma is situated in the Colma Valley associated with the Colma Creek drainage. Recent coarse-grained alluvial deposits are found along the main drainage paralleling El Camino Real, and older coarse-grained alluvial deposits extend back several thousand feet from the drainage toward the City boundaries. The easterly City boundary follows the lower slopes of San Bruno Mountain where limited serpentine and greenstone outcrops have been mapped. Slopes are flatter than 30 percent throughout the City, with few exceptions. Where artificial cuts have been made in the alluvium there is minor landslide potential. This could affect the westerly edge of the Sterling Park area, which is on a bluff above El Camino Real, and golf course lands at the base of San Bruno Mountain. The recent alluvial materials closest to the Colma Creek drainage have minor potential for lateral spreading in the event of seismic shaking. Two inactive fault traces,

the San Bruno Fault and the Hillside Fault, are mapped through Colma. Very strong shaking would be expected from a seismic event along the active San Andreas Fault located one mile west from the City's westerly boundary.

4.343 Flood Hazard. Land subject to flooding is concentrated along Colma Creek generally paralleling El Camino Real. Principal problems exist near F Street where the channel is constrained and near the wye with Mission Street where runoff accumulates. Other locations along the Creek may be subject to minor flooding during a major storm. This constraint could affect the City property adjacent to City Hall. Mitigation is accomplished in two ways. All new construction is required to provide on-site stormwater retention to reduce peak runoff to the creek; and, new construction adjacent to the creek must show that the ground floor elevation is above flood level.

4.350 Public Transportation. Regional transportation to the residential areas of Colma is not convenient at this time; however, plans to construct a Colma BART Station are underway and should be completed by 1995. The City has provided input to the BART Engineers to ensure that the turnback track and line extension will be below grade in Colma in order to minimize noise impacts. The construction of this station across El Camino Real from the Sterling Park Residential area will increase private construction of residential development in this area and higher density residential and mixed uses along El Camino Real.

EXHIBIT H-2 CONSTRAINTS



TOWN OF COLMA

GENERAL PLAN

CONSTRAINTS

APPROXIMATE LOCATION OF AN INACTIVE FAULT

MODERATE TO LOW LIQUEFACTION POTENTIAL

MINOR LANDSLIDE POTENTIAL

60 Ldn CONTOURS

SCALE IN FEET

0 400 800 1200

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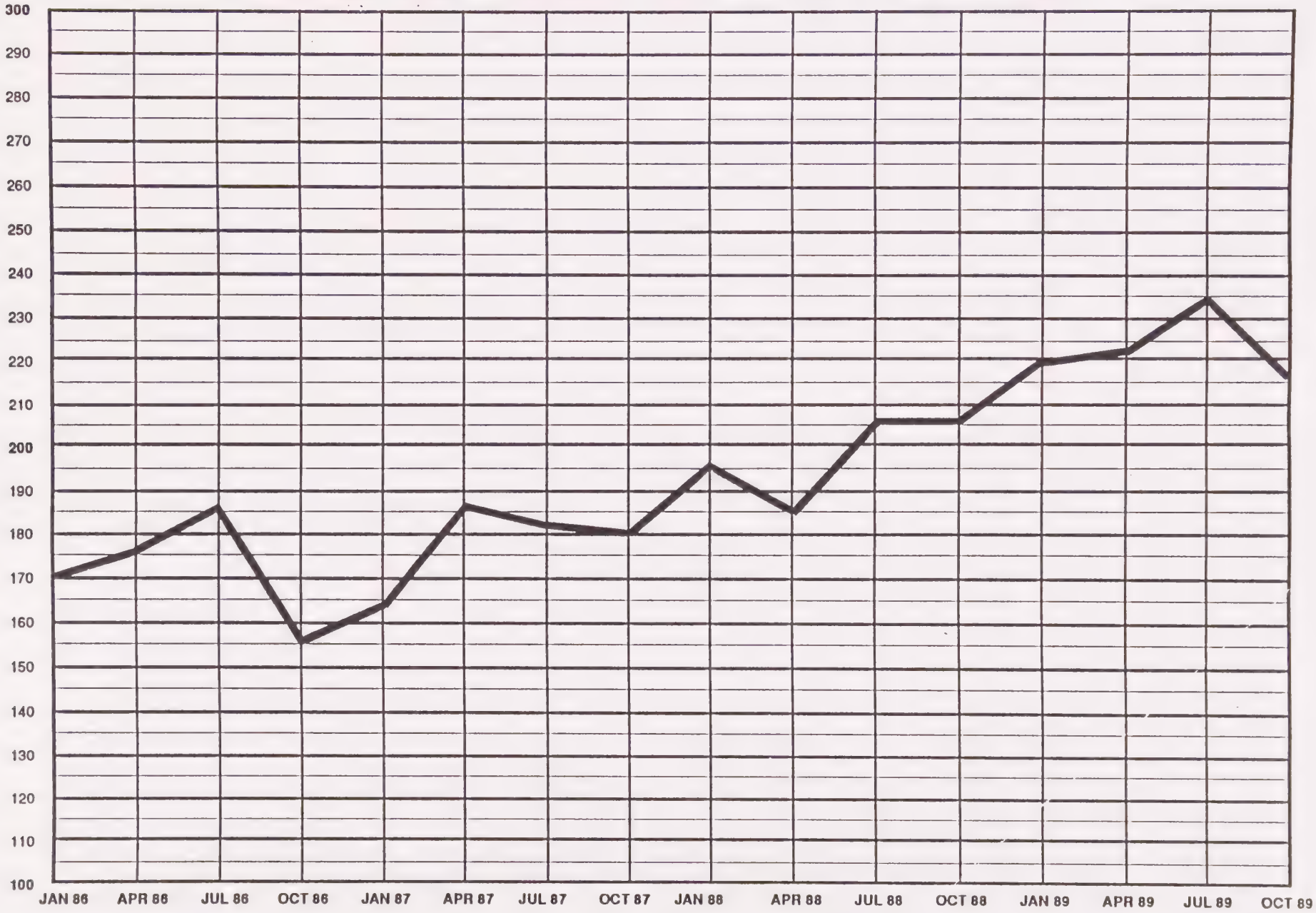
FIGURE H—1

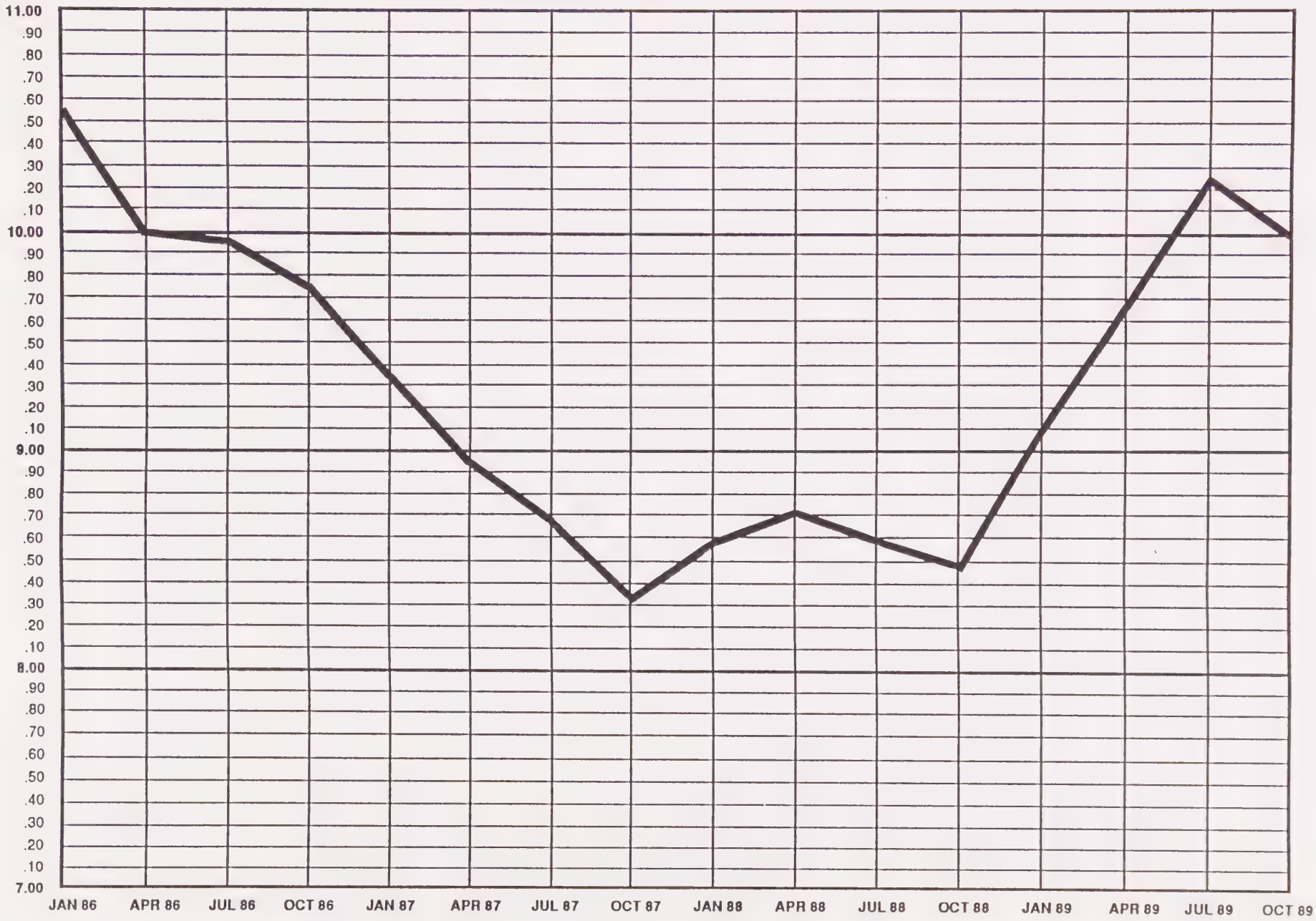
1986-1989
PURCHASE PRICE ($000)
(AVERAGE HOME PURCHASE PRICE IN THE S.F. BAY AREA)



SOURCE: FEDERAL HOME LOAN BANK OF SAN FRANCISCO. DATA APPLY TO SAN FRANCISCO METROPOLITAN STATISTICAL AREA.

FIGURE H–2

1986-1989
EFFECTIVE RATE (%)
(PREVAILING INTEREST RATE IN THE S.F. BAY AREA)



SOURCE: FEDERAL HOME LOAN BANK OF SAN FRANCISCO. DATA APPLY TO SAN FRANCISCO METROPOLITAN STATISTICAL AREA.

5.000 EVALUATION OF EXISTING HOUSING PROGRAMS

The 1984 Housing Element identified a number of programs designed to facilitate affordable housing and quantified the number of units to be achieved through the various programs.

The 10-year housing need identified by ABAG and presented in the 1984 Element was 327 units, or 33 per year. According to DoF estimates, the number of housing units in Colma increased by 20 units between 1980 and 1990, an average of two units per year. City records show that between 1984 and 1990 74 new units were approved for construction but only 36 have been built.

Although the City fell short of its housing goals, the relative percentage of affordable housing (including mobile homes and second units) built during this time is high. Of the 36 units actually built, 41 percent are targeted for low-income families. Market conditions and high vacancy rates in Colma through most of the 1980's have resulted in generally low construction rates for housing at all income levels. This trend has reversed somewhat in 1989 and 1990. In 1989 the City approved construction for 44 new housing units and in 1990 (as of September 1990) 34 units including 25 special needs housing units were approved. Given the recent improvement in market conditions, the existing goals and policies appear to be adequate for the provision of low-and moderate-income housing. Policies which encourage the provision of very-low income housing need to be added.

Each of the policies in the 1984 Housing Element are evaluated below. The original goal and the actual result is shown.

OBJECTIVE 1: Encourage affordable single family, duplex and second unit development on suitable parcels in the Sterling Park neighborhood centered on D Street, to stabilize and conserve the existing neighborhood.

<u>Program 1.1(a) Adopt Mobile Home and Manufactured Housing Design Standards</u>. By this program the Zoning Ordinance will be revised to require a pitched roof with overhang configuration and wooden exterior sheathing to the ground for any mobile home or manufactured housing unit installed on a permanent foundation on a residential lot in the Sterling Park neighborhood pursuant to Government Code Section 65852.3. This program will provide for mobile homes and manufactured housing units while preserving a consistent visual character for housing in the area.

Program Status:	Adopted in 1983.
Goal:	12 new units.
Results:	2 mobile home units have been added. Most builders are intent on building new structures rather than using mobile homes and manufactured housing.

Program 1.1(b) Encourage Duplex Infill Development on Vacant Parcels and Allow Second Unit Conversions in the Sterling Park Neighborhood by Revising the Zoning Ordinance. For this purpose, the Zoning Ordinance will be revised to include a distinct duplex designation and development standards for encouraging and guiding this type of relatively affordable housing.

Program Status:	Not enacted.
Goal:	36 units.
Results:	13 new units have been added; after review it was determined that a specific Zoning Ordinance revision was not needed to encourage duplex infill and second units. This is a popular program and should result in more units in the future.

OBJECTIVE 2: Provide incentives that encourage affordable high density residential uses near the City center, and provide housing accessible to persons with special needs.

Program 2.1 Parking Variance Relaxation for Elderly and Handicapped Housing. By this program the City Council will adopt a policy of encouraging variances to relax off-street parking requirements for multiple projects devoted exclusively to elderly and handicapped residents and the City Council will adopt a specific resolution of support for the Federal Section 202 Program (or its replacement) that may facilitate a non-profit sponsor's federal approval process.

Program Status:	Enacted in 1984.
Goal:	24 units.
Results:	25 senior units approved; this program is expected to yield additional good results in the future.

Program 2.2 Mixed Use District. This program involves amending the zoning regulations to create a new Mixed Use Commercial District encouraging residential uses behind commercial uses in the Commercial zone.

Program Status:	General Plan policy amended 1987; Zoning Ordinance amendment not necessary.
Goal:	54 to 78 units.
Results:	4 units constructed and 24 units approved.

Program 2.3 Sewer Connection Fee Waiver. This housing program is designed to encourage the development of rental housing units in the Mixed Use Commercial District. For all future renter-occupied multiple family residential development projects, containing more than five units with densities exceeding 15 units per acre, located within this area, the Town will pay sewer connection fees for the applicant.

Program Status:	Policy enacted in 1984.
Goal:	36 units built with sewer waiver.
Results:	0 counted under this program; however the policy provisions apply to the 25 units counted under Program 2.1.

Program 2.4 Adopt Density Bonus Provisions for Affordable Housing. This program involves revising the Zoning Ordinance general provisions to recognize Government Code Section 65915 requiring local governments to grant density bonuses to developers who set aside at least 25 percent of the total units in a development of five or more units, for persons or families with low income. A density bonus of 25 percent will be provided for all qualifying residential projects whether accomplished by conventional subdivision or by planned development.

Program Status:	Not enacted. City has relied on State law without a local ordinance.
Goal:	10 bonus units.
Results:	0; a local ordinance should probably be enacted to make it easier to inform prospective applicants.

6.423 **OBJECTIVE 3:** Encourage medium density clustered development on vacant parcels large enough to accommodate a Planned Development concept.

Program 3.1. Adopt Planned Development Zoning Provisions for Use with Larger Lot Development Proposals. A new Planned Development Ordinance was adopted in 1982 to provide for residential development proposals that would not be possible under the available conventional zoning. General Plan policy was amended 1987.

Program Status:	Enacted in 1987.
Goal:	143 new units.
Results:	15 units constructed and 72 approved under PD zoning. This should continue to yield good results in the future.

OBJECTIVE 4: Provide for future low density residential uses east of Hillside Boulevard, on a portion of the land presently committed to golf course use.

Program 4.1 Revise General Plan Land Use Element to Acknowledge Future Residential Use. This program would revise the Land Use Element by adding policies providing for future residential uses in the Cypress Hills area. Consistency with existing surrounding land uses, environmental constraints, and the Open Space Element dictates that low density (or clustering surrounded by substantial open space) be maintained. Provisions would require that all future units be connected to public sewer.

Program Status:	Enacted 1987
Goal:	Population Density set at 30 per acre; see Program 4.2.
Results:	0.

Program 4.2 Adopt Low Density Residential Zoning Provisions. By this program a new low density zoning category would be adopted into the Zoning Ordinance. The new zoning designation could then be applied later, where appropriate, following amendment of the General Plan Land Use. It would be designed, in particular, to be applied in the future to land east of Hillside Boulevard.

Program Status:	General Plan density policy amended 1987; new residential zone not necessary.
Goal:	317 units on golf course property.
Results:	0.

OBJECTIVE 5: Provide Incentives that Encourage Lower Cost Owner Units

Program 5.1 Adopt a Condominium Ordinance. By this program the City will adopt a Condominium Ordinance to guide conversions of rental property to condominium ownership and to guide the formation of new condominium and cooperative owned housing.

Program Status:	Not enacted; proposals are considered on a case-by-case basis.
Goal:	50 unit potential.
Results:	7 units converted, 11 new units approved for construction.

OBJECTIVE 6: Assist Citizens in locating and retaining affordable housing and promote equal housing opportunity and Fair Housing.

Program 6.1 Provide Knowledgeable Housing Referral. By this program the City Clerk will retain a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state and federal offices providing project funding and individual assistance. In particular, persons requesting information or assistance relative to Fair Housing discrimination complaints shall be referred to the County Community Services Department and provided with State and Federal printed information concerning Fair Housing Law and rights.

Program Status:	Implemented in 1982-83.
Goal:	Assist in locating affordable housing.
Results:	Ongoing; no new units generated.

Program 6.2 Maintain Roommate Referral for Elderly. By this program the City Clerk will keep a listing of residents who indicate an interest in sharing

excess space in their homes with elderly persons. The program will involve initial publicity, a house-by-house survey of residents to start a list, and ongoing publicity to keep the program going.

Program Status:	Implemented in 1982-83.
Goal:	2 low cost accommodations per year.
Results:	None have been documented.

Program 6.3 Maintain Up-to-Date Housing Records. By this program a master list of total housing units and estimated population city-wide will be maintained by the City Planner and updated annually using building records. The City Planner will also maintain the list of housing needs, taken from the General Plan Housing Element, and provide up-to-date record of needs attainment for use by the City Council in reviewing new development proposals. The City Planner will request information on anticipated rent schedules and sales prices from project proponents to facilitate the needs attainment determination.

Program Status:	Implemented in 1982.
Goal:	Keep track of housing.
Result:	Ongoing; no new units generated.

Program 6.4 Planner Responsibility to Promote Affordable Housing. At the time first contact is made with City staff, developers will be alerted by the City Planner to the City's desire to provide a wide range of housing costs, including units affordable to lower income households.

Program Status:	Implemented in 1982.
Goal:	Facilitate affordable housing.
Result:	Ongoing; no new units generated.

OBJECTIVE 7: Recommend and promote energy conservation in existing and new housing.

Program 7.1 Educate Homeowners and Builders to Incorporate Energy Conservation Features in their Remodeling and New Construction. Colma City hall will maintain and distribute Federal and State printed information on passive and active solar design, insulation techniques, utility bill savings, interest free utility loans, and tax advantages of energy conservation techniques.

Program Status:	Implemented in 1983.
Goal:	Facilitate energy efficient housing.
Result:	Ongoing; no new units generated.

Program 7.2 Maintain Up-to-Date Information on Energy Conservation and Solar Design Standards and Techniques. The City Planner will encourage builders and remodelers to incorporate solar energy design and energy conservation components into new construction during the initial design review phases of development applications.

Program Status:	Implemented in 1983.
Goals:	Facilitate energy efficient housing.
Result:	Ongoing; no new units generated.

OBJECTIVE 8: Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowners.

Program 8.1 Improve the Sidewalks of the Sterling Park Neighborhood to Improve Community Commitment to Neighborhood Pride. The Town is administering a program for upgrading sidewalks throughout town with particular emphasis on the Sterling Park neighborhood centered on D Street. This program is designed to encourage pedestrian movement. As citizens walk through their neighborhoods, the condition of houses and yards becomes more apparent. Higher public visibility will encourage neighborhood pride and community support for improvement and volunteer assistance in repairing and upgrading the condition of existing homes.

Program Status:	Completed in 1984.
Goal:	Volunteer improvement of 20 properties per year.
Results:	Improvement of two properties per year; City added street trees in 1988-89.

Program 8.2 Selected Use of Revenue and Taxation Code Section 17299. Utilize the provisions as a last resort to ensure proper maintenance of housing stock. Income tax deductions to owners of sub-standard rental property can be denied if health and safety hazards persist.

Program Status: Has not been enacted.

6.000 HOUSING GOALS, POLICIES, OBJECTIVES AND IMPLEMENTATION PROGRAM

This section describes the housing policies and programs and quantifies the objectives intended to guide housing development in Colma until the next regular Housing Element update scheduled for 1995. Many programs are carried over from the existing element.

6.100 Citizen Involvement

Citizen involvement in the preparation of the Colma Housing Element was accomplished through the process of City Council hearings; Colma has no Planning Commission.

6.200 Goals

6.210 Promote the availability of affordable housing in Colma for all income groups.

6.220 Realize the construction of approximately 180 new housing units in Colma from 1988-1995.

6.230 Increase the available housing stock for the various household income levels by the following amounts during the next five years.

	# Units	Percentage of Need
Above Moderate	76	42%
Moderate	41	23%
Low	27	15%
Very Low	36	20%

6.240 Promote the improvement, maintenance and enhancement of the existing housing stock through ongoing private and public rehabilitation efforts.

6.250 Promote the development of a wide variety of housing types and designs in new housing.

6.260 Give special consideration to the expansion of housing opportunities for elderly, handicapped, very-low, low- and moderate-income persons, female-headed families and displaced residents.

6.270 Promote housing opportunities for all persons regardless of race, sex, marital status, ancestry, national origin or color.

6.300 Housing Policies

Overall guiding policies for purposes of implementing the Housing Element are listed below.

6.301 Colma will work with other public agencies and with private developers to promote equal housing opportunity and to help guide the private housing market toward providing a wide variety of housing types and sizes capable of accommodating a broad range of income, age groups, and "special needs" groups.

6.302 Colma will encourage stabilization and infill of the Sterling Park residential neighborhood.

6.303 Colma will encourage innovative zoning proposals which are aimed at reducing housing prices.

6.304 Colma will encourage semi-public and non-profit groups to provide housing for elderly and handicapped "special needs" citizens.

6.305 Colma will encourage the development and expansion of housing opportunities for the elderly through techniques such as smaller unit sizes, parking reduction, common dining facilities and fewer but adequate amenities.

6.306 Colma will encourage the private provision of second unit dwellings.

6.307 Colma will enforce the Uniform Building Code regulations regarding provision of handicapped access in multiple residential structures.

6.308 Colma will encourage development of higher density residential uses near major regional transportation facilities.

6.309 Colma will encourage mixed uses and small group living facilities in the commercial areas identified as sites suitable for residential development on Exhibit H-1.

6.310 Colma will allow future medium density residential projects on excess cemetery land by implementing Planned Development procedures.

6.311 Colma will consider proposals for low density and clustered higher density residential uses on a portion of the lands east of Hillside Boulevard.

6.312 Colma will maintain housing records and review housing conditions periodically on an ongoing basis to facilitate housing development and improvement.

6.313 Colma will actively support housing opportunities for all persons regardless of race, sex, marital status, ancestry, national origin or color.

6.400 Housing Objectives and Implementation Programs

6.410 Housing Program Strategy

Emphasis in the Colma Housing Element is focused on stabilizing the Sterling Park residential neighborhood and establishing the planning procedures and

incentives necessary to guide potential future residential growth. To guide future residential growth, the Town has identified sites in Exhibit H-1 which are appropriate for a variety of types of housing for all income levels. The Town has also ensured that the zoning and development standards will allow development of housing to meet the 1995 housing needs, and beyond. The various approaches which will be employed by the City in an effort to reach the housing production goals specified in Section 3.1 are summarized by Table H-8. A brief discussion of each of these strategies is provided below.

TABLE H-8 1988-95 HOUSING PROGRAM STRATEGY

Income Group	1988-95 Estimated Need	Private Construc-ion*	Second Units	Section 8 Subsi-dized Housing	Home Sharing	City Senior Project
Very Low	36	3	12	3	8	10
Low	27	9	10	0	0	8
Moderate	41	36	5	0	0	0
Above Moderate	76	76	0	0	0	0
TOTALS	180	124	27	3	8	18

* Includes 10 density bonus units.

6.411 Private Construction. The majority of new housing to be built over the next five years will probably be a result of private construction activity. There is evidence of a recent increase in development interest in Colma. This activity makes it likely that the private sector construction goals set forth in Table H-8 can be reached.

6.412 Second Units. The City presently allows second dwelling units on all residential lots. Based on the recent construction rate, it is assumed that up to 27 such dwellings will be constructed during the period 1988-1995.

6.413 Subsidized Units. The San Mateo Housing Authority administers the U.S. Department of Housing and Urban Development's (HUD) Section 8 certificates and voucher programs. For both programs, tenants must be very-low-income. As of May 1990, County records showed three Colma households receiving assistance under the certificate program. Although there are no Colma residents on the Housing Authority's current waiting list, it is estimated that a minimum of three additional households could qualify for this program.

6.414 Home Sharing. One of the lowest cost ways of providing affordable housing, home sharing can be facilitated through the provision of information and referral and matching services. It is estimated that up to eight low-income accommodations can be facilitated between 1988 and 1995, using this approach.

6.415 City Senior Project. The City has acquired a one acre site adjacent to City Hall. The site is planned to be developed with a Community Center and 15 to 20 Senior Housing Units. A Request for Proposals on the residential component has been circulated and an architect selection is expected by early 1991. It is anticipated that construction of the Senior units would begin prior to 1993 with completion well before 1995. At this time it is expected that the project will be financed entirely by the City.

6.416 Redevelopment Agency Programs. Under State law 20 percent of the funds accruing to the City's Redevelopment Agency must be devoted to affordable housing provision. The City is currently investigating the feasibility of establishing a Redevelopment Agency. If a Redevelopment Agency is established, affordable housing funds would be available by 1995. It is possible, therefore, that low-income units will be facilitated from this source. The exact number of units or the nature of programs to be employed would be determined by the Agency at the time these funds become available.

6.417 Density Bonuses. For a number of years State law has permitted the allowance of density bonuses to facilitate the provision of affordable dwelling units. To date this program has been ineffective in Colma. In an effort to increase its use, information will be made available to all building permit applicants. By increasing builder awareness of the availability of density bonuses, it is anticipated that 10 additional units can be privately built by 1995.

6.420 Objectives and Program Priorities

The following section of this element sets forth the specific actions that Colma has undertaken since 1980 and those planned to be undertaken in the future to satisfy the City's stated housing goals. It is anticipated that the listed programs may be used in various combinations, depending on the situation; therefore, the goals may appear to be higher than those listed in Table H-8.

6.421 **OBJECTIVE 1:** Encourage affordable single family, duplex and second unit development on suitable parcels in the Sterling Park neighborhood to stabilize and conserve the existing neighborhood.

Program 1.1(a) Adopt Mobile Home and Manufactured Housing Design Standards. By this program the Zoning Ordinance requires a pitched roof with overhang configuration and wooden exterior sheathing to the ground for any mobile home or manufactured housing unit installed on a permanent foundation on a

residential lot in the Sterling Park neighborhood pursuant to Government Code Section 65852.3. This program provides for mobile homes and manufactured housing units while preserving a consistent visual character for housing in the area.

Program Status: Adopted in 1983.
Goal: 2 new units.

Program 1.1(b) Encourage Duplex Infill Development on Vacant Parcels and Allow Second Unit Conversions in the Sterling Park Neighborhood by Revising the Zoning Ordinance. For this purpose the Zoning Ordinance allows at least two dwellings on each parcel of land and includes distinct development standards for encouraging and guiding this type of relatively affordable housing.

Program Status: Enacted in 1984.
Goal: 27 units.

6.422 **OBJECTIVE 2:** Provide incentives that encourage affordable high density residential uses near major regional transportation facilities, and provide housing accessible to persons with special needs.

Program 2.1 Parking Variance Relaxation for Elderly and Handicapped Housing. By this program the City Council has adopted a policy encouraging variances to relax off-street parking requirements for multiple projects devoted exclusively to elderly and handicapped residents. Reduced parking is particularly applicable to projects which include subsidized units. The City Council will continue to support the Federal Section 202 Program (or its replacement), through the County of San Mateo so as to facilitate a non-profit sponsor's federal approval process.

Program Status: Enacted in 1984.
Goal: 35 units.

Program 2.2 Mixed Use District. This program is designed to encourage residential uses in conjunction with commercial uses in the Commercial zones identified by General Plan policy.

Program Status: Enacted in 1987.
Goal: 24 to 54 units.

Program 2.3 Sewer Connection Fee Waiver. This housing program is designed to encourage the development of rental housing units in the areas designated for mixed use commercial. For all future renter-occupied multiple family residential development projects, containing more than five units, with densities exceeding 15 units per acre, located within this area, the Town will pay sewer connections fees for the applicant.

Program Status: Enacted in 1984.
Goal: 25 units built with sewer waiver.

Program 2.4 Adopt Density Bonus Provisions for Affordable Housing. This program involves revising the Zoning Ordinance general provisions to recognize Government Code Section 65915 requiring local governments to grant density bonuses to developers who set aside at least 20 percent of the total units in a development of five or more units, for persons or families with low income. A density bonus of 25 percent will be provided for all qualifying residential projects whether accomplished by conventional subdivision or by planned development. This ordinance revision will be accomplished by January, 1992.

Program Status: Proposed.
Goal: 10 bonus units.

Program 2.5 Senior Housing Project. By this program the City Council expects to approve plans for the development of Senior Housing on City owned land adjacent to City Hall on El Camino Real. Development of this site is expected to commence within the planning period addressed by this document (1990-95).

Program Status: Proposed.
Goal: 15 to 20 Senior units.

Program 2.6 High Density Near Colma BART Station. By this program the City Council will amend the General Plan residential density policy applicable to property fronting on El Camino Real between C and D Streets and between E and F Streets to encourage high density residential facilities in the vicinity of the Colma BART Station. The General Plan policy would facilitate very low income housing by tying high density directly to the extent to which a project includes very low income units. Maximum density would be set at 100 people per acre (43 units per acre), an increase of 25 percent above the existing maximum. Implementing regulations would require that vehicular access be oriented to El Camino Real; that the roofline exhibit a pitched roof treatment and that the east facade of all structures not exceed two stories above ground. It is anticipated that this policy will facilitate Program 2.4 (Density Bonus Provisions) and that the General Plan amendment will occur before 1995.

Program Status: Proposed.
Goal: 50 units.

6.423 **OBJECTIVE 3:** Encourage medium density clustered development on vacant parcels large enough to accommodate a Planned Development concept.

Program 3.1. Adopt Planned Development Zoning Provisions for Use with Larger Lot Development Proposals. A new Planned Development Ordinance was adopted in 1982 to provide for residential development proposals that would not be possible under the available conventional zoning. General Plan policy was amended 1987.

Program Status: Enacted in 1987.
Goal: 125 new units.

6.424 **OBJECTIVE 4:** Provide Incentives that Encourage Lower Cost Owner Units

Program 5.1 Allow the Development of Condominiums and Condominium Conversions. By this program the City will negotiate, on a case-by-case basis, the conversions of rental property to condominium ownership and the formation of new condominium and cooperative owned housing.

Program Status: Enacted in 1988.
Goal: 34 new units.

6.425 **OBJECTIVE 5:** Assist Citizens in locating and retaining affordable housing and promote equal housing opportunity and Fair Housing.

Program 6.1 Provide Knowledgeable Housing Referral. By this program the City Clerk will retain a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state and federal offices providing project funding and individual assistance. In particular, persons requesting information or assistance relative to Fair Housing discrimination complaints shall be referred to the County Community Services Department and provided with State and Federal printed information concerning Fair Housing Law and rights. Local fair housing policies will be posted for public review at the Town Hall.

Program Status: Implemented in 1982-83.

Program 6.2 Section 8 Rental Assistance. By this program the City will actively encourage very-low income households to apply to the San Mateo Housing Authority for rent subsidies. Information on application dates and contacts will be disbursed to the community by City Hall, in addition to the Housing Authority's local advertisement. The City's existing newsletter, mailed to all households, will be utilized to distribute information.

Program Status: Proposed.
Goal: 3 subsidized households.

Program 6.3 Maintain Roommate Referral for Elderly. By this program the City Clerk will keep a listing of residents who indicate an interest in sharing excess spaces in their homes with elderly person. The program will involve initial publicity, a house-by-house survey of residents to start a list, and ongoing publicity to keep the program going.

Program Status: Implemented in 1982-83.
Goal: 8 placements.

Program 6.4 Maintain Up-to-Date Housing Records. By this program a master list of total housing units and estimated population city-wide will be maintained by the City Planner and updated annually using building records. The

City Planner will also maintain the list of housing needs, taken from the General Plan Housing Element, and provide up-to-date record of needs attainment for use by the City Council in reviewing new development proposals. The City Planner will request information on anticipated rent schedules and sales prices from project proponents to facilitate the needs attainment determination.

Program Status: Implemented in 1982.

Program 6.5 Planner Responsibility to Promote Affordable Housing. At the time first contact is made with City staff, developers will be alerted by the City Planner to the City's desire to provide a wide range of housing costs, including units affordable to lower income households.

Program Status: Implemented in 1982.

Program 6.6 City Responsibility to Provide Emergency and Transitional Shelter. By this program the City will improve communication with the Daly City Community Service Center in order to better facilitate the provision of adequate emergency and transitional housing to Colma residents. In addition, the City Council will consider providing emergency shelter space when reviewing plans for the City's new Community Center.

Program Status: Proposed

6.247 OBJECTIVE 7: Recommend and promote energy conservation in existing and new housing.

Program 7.1 Educate Homeowners and Builders to Incorporate Energy Conservation Features in their Remodeling and New Construction. Colma City hall will maintain and distribute Federal and State printed information on passive and active solar design, insulation techniques, utility bill savings, interest free utility loans, and tax advantages of energy conservation techniques.

Program Status: Implemented in 1983.

Program 7.2 Maintain Up-to-Date Information on Energy Conservation and Solar Design Standards and Techniques. The City Planner will encourage builders and remodelers to incorporate solar energy design and energy conservation components into new construction during the initial design review phases of development applications.

Program Status: Implemented in 1983.

6.428 OBJECTIVE 8: Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowners.

Program 8.1 Home Repair and Rehabilitation. This program is designed to assist low- and very-low income homeowners in rehabilitating their existing residences. The City Council will continue their agreement with the County of San Mateo to offer long term three percent rehabilitation loans through the County HCD Housing Rehabilitation Services program.

Program Status:	Enacted in 1987.
Goal:	4 improved properties.

Program 8.2 City Sponsored Rehabilitation. By this program the Town of Colma will offer low interest loans and grants to property owners for improvement of owner occupied residential units in all income categories. This program is intended to supplement the City's existing contract with San Mateo County. The City Council believes that housing rehabilitation will be facilitated by having a City sponsored program applicable to all owner occupied housing. Income limits and qualification criteria will be determined by the City Council.

Timing:	To be enacted in 1991.
Objective:	Two rehabs. per year; 10 properties total by 1995.

Program 8.3 Underground Utilities in the Sterling Park Neighborhood to Improve Community Commitment to Neighborhood Pride. The Town will work with P.G.& E. to fund the undergrounding of utilities in the Sterling Park neighborhood. This program is designed to encourage private property improvement through the beautification of the neighborhood.

Program Status:	Proposed.
Goal:	Volunteer improvement of two properties per year.

Program 8.4 Selected Use of Revenue and Taxation Code Section 17299. Utilize tax code provisions as a last resort to ensure proper maintenance of housing stock. Income tax deductions to owners of sub-standard rental property can be denied if health and safety hazards persist.

Program Status:	Only to be pursued as a last resort.

7.000 POPULATION, EMPLOYMENT AND HOUSING CHARACTERISTICS

7.100 Population Characteristics

7.110 Population Trends. At the time of incorporation in 1924, Colma had a population of 500 people. By 1950, the number of people in the town had decreased to approximately 300. The population again reached 500 in 1960, and continued growing from 1960 to 1970, when it reached a peak of 537 residents. In the 1970's, the Town experienced a second population decline to approximately 400 residents. In 1981 and 1982 the City annexed additional residential parcels in the Sterling Park area, raising the population to 736.

TABLE A-1 HISTORIC POPULATION TRENDS AND PROJECTIONS

YEAR	POPULATION	SOURCE
1924	500	1
1950	297	U.S. Census
1960	500	U.S. Census
1970	537	U.S. Census
1980	395	U.S. Census
1983	736	Department of Finance
1984	732	City Survey
1985	729	Department of Finance
1990	734	Department of Finance
1995	1050	ABAG, Projections '90
2000	1250	ABAG, Projections '90
2005	1350	ABAG, Projections '90

[1] South from San Francisco, Frank M. Stanger, San Mateo County, Historical Society, 1963

In January, 1983 the Town of Colma reached a new population peak of 736 (Department of Finance). Although the Town has gained roughly 19 new dwelling units over the ensuing seven year period to 1990, reduced household size and increased vacancy rates have resulted in virtually no increase in population. This compares to a county-wide population increase of nine percent and an overall increase in the Bay Area of roughly 14 percent since 1980. Exhibit 2 shows the general distribution of Colma population by census tract as reported in Table A-15.

TABLE A-2 RECENT TRENDS IN LOCAL AND REGIONAL POPULATION

	Colma[1] 1980	Colma[2] 1990	San Mateo[1] County 1980	San Mateo[2] County 1990	Bay Area[1,3] 1980	Bay Area[3,4] 1980
Total Population	395	734	588,164	640,967	4,547,792	5,135,900

[1] U.S. Census, 1980
[2] Department of Finance, January 1990
[3] Includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties.
[4] ABAG Projections '90

TABLE A-3 AGE CHARACTERISTICS

Age Groups	Colma[1] 1980	Colma[2] County 1980	San Mateo[2] County 1980
Total Population)	(Percent)	(Percent)	(Percent)
Persons under 18	26	22.7	23.6
Persons Age 19-64	64	63.4	65.9
Persons Age 65 and over	10	11.2	10.5
Median Age	36	34	32.9

[1] City of Colma Housing Survey, 1980
[2] U.S. Census, 1980

Age Characteristics. New data on Colma's age characteristics will not be available until the completion of the 1990 Census. The 1980 Census data indicates that the median age of Colma's population had shifted from 24 in 1970 to 36. A decline in birth rate and household size combined with the natural aging of the community have contributed to the older median age.

An analysis of age groups indicates that the elderly population, as a percentage of total population, remained approximately constant throughout the 1970's. Senior citizens in Colma do not appear to be concentrated in any single neighborhood, and instead are evenly dispersed throughout all of the residential areas.

EXHIBIT A-1 CENSUS BLOCKS

TABLE A-4 LOCATION OF SENIOR CITIZEN POPULATION

Residential Neighborhood	Total Number (1980) [1]	Percentage of City-wide Total
"D", "E" and "F" Streets	16	4
Mission Road and El Camino	8	2
Collins Avenue	8	2
Other	8	2

[1] Based on 1980 Colma Housing Survey data sample applied to total population counts from the 1980 Federal Census.

7.120 Ethnic and Racial Characteristics. Over the 1970's the small proportions of Blacks in Colma declined slightly. According to the City's self-conducted housing survey, the community is ethnically and racially mixed with a significant number of Hispanics, or persons with Spanish surnames. The 1980 Census indicate that 14.2 percent of the residents of Colma are of Spanish origin, 2.0 percent are Black and 1.0 percent are Asian. This data will be updated upon completion of the 1990 Census.

7.200 Employment Characteristics

7.210 Employment Pattern. New data on employment characteristics will not be available until the completion of the 1990 Census. The 1980 Census data shows that women comprised 44 percent of the entire labor force with the percentage of the female population, over age 16 belonging to the labor force, increasing substantially to 65 percent. The percentage of working-age males belonging to the labor force declined slightly to 80 percent in 1980. Men comprised 56 percent of the entire labor force in 1980 as compared to 67 percent in 1970. The rate of unemployment for men rose slightly to 3.7 percent. For women, the rate decreased to zero percent in 1980.

TABLE A-5 PERSONS BY RACE AND SPANISH ORIGIN

	Percent of Total Population	
	Colma[1] 1980	San Mateo[1] County 1980
White	97.0	82.7
Black	2.0	6.3
Other	1.0	11.0
Spanish Origin	14.2.	12.4

[1] 1980 U.S. Census
N.D. No Data

TABLE A-6 NON-INSTITUTIONAL DISABLED PERSONS OVER 16 YEARS OF AGE

Census Tract	Block Group	Total # or Persons in Block Group	Persons with Public Transit Disability	
			#	%
6016	1	0	0	0
	4	404	12	2.9
	5	25	3	12.0
Total		429	15	3.5

Source: 1980 U.S. Census (NOTE: For this data the census figures were statistically derived from samples, therefore the total population shown is higher than the actual).

TABLE A-7 LARGE HOUSEHOLDS AND FAMILIES WITH FEMALE HEADS

Census Tract	Block Groups	Total # of Households in Block Group	# of Households with more than 5 members		# of Households with Female Heads of Households	
			#	%	#	%
6016	1	3	0	0	0	0
	4	151	18	11.9	17	11.2
	5	19	0	.0	0	.0
		173	18	10.4	17	9.8

Source: 1980 U.S. Census

TABLE A-8 1980 EMPLOYMENT PICTURE

	Persons 16 Years Old and Over	Number in Labor Force	Number Employed	Number Unemployed	Percent Unemployed
	1980	1980	1980	1980	1980
Males	170	136	131	5	3.7
Females	164	106	106	0	0.0

Source: 1980 U.S. Census

7.220 Type and Location of Employment. The most frequent occupation types given by Colma residents in 1980 were Administrative, Service and crafts jobs. The two job categories which showed the highest local increase over the past decade were Service and Administrative. Significant declines as a percentage of total jobs were shown in "blue collar" categories of operatives, transport equipment operatives, laborers and craftsmen. This data will be updated upon completion of the 1990 Census.

TABLE A-9 EMPLOYMENT BY OCCUPATION

Occupation Types	1980 Number Employed	1980 Percent City-wide
Professionals	13	5.5
Managers	26	11.0
Sales Workers	20	8.4
Administrative Support including Clerical	61	25.7
Craftsmen	32	13.5
Operatives (except Transport)	5	2.1
Transport Equipment Operatives	12	5.1
Laborers (except Farm)	12	5.1
Farming	14	5.9
Service Workers	40	16.9
Technicians	2	0.8
TOTAL	237	100.0%

Source: U.S. Census

TABLE A-10 PLACE OF WORK FOR COLMA RESIDENTS

Place Where Employed	Percent of Workers
San Mateo County	24%
San Francisco/Oakland	15%
Elsewhere Outside San Mateo County	5%
Not Reported	56%

Because the Town of Colma has a relatively small population, no data was made available from the 1980 Census documenting the number of residents who are also employed in town. However, it was revealed that 34 employees work within ten minutes travel time from their Colma residences. Most Colma residents appear to be employed within San Mateo County. The San Francisco/Oakland metropolitan center is another primary employment location for Colma citizens.

7.300 Housing and Household Characteristics

7.310 Housing Units and Mix. A total of 166 housing units were counted in Colma during the 1980 Federal Census. The Department of Finance estimate for January 1990 reported 334 dwelling units in Colma. This doubling of the housing stock is primarily due to the annexations that occurred in 1981 and 1982. The 1980 Federal Census showed a decline of 1.0 persons per household since 1970, with an average household size of 2.38 persons. This household size was maintained throughout most of the 1980's, declining to 2.36 by 1990 (DOF). The vacancy rate for 1990 was reported at 6.9 percent (DOF).

TABLE A-11 HOUSEHOLD SIZE BY TYPE OF RESIDENCE - 1980 U.S. CENSUS

Unit Size	All Units		Vacant[2] (Percent)	Population Occupied Unit[1]	Total[1] Population
	Number[2]	Percent[1]			
Single Family	32	67	0	2.77	339
Duplex	29	15	0	1.17	30
Three Unit	23	12	0	2.09	47
Four or More	12	6	5	1.17	13
TOTAL	196	100	1.85	2.25	429

[1] Statistically derived from the 1980 U.S. Census.

[2] 1980 U.S. Census (Note:These figures are statistically derived in the 1980 Census, thus the figure for total units is greater than the actual count and the average household size is smaller).

TABLE A-12 POPULATION AND DWELLING UNIT LOCATION - 1980 U.S. CENSUS

Major Residential Neighborhoods	Census Block #'s	Percent of Population
"D", "E", and "F" Streets	420, 421, 422	37.4
Mission and El Camino Real Intersection	406	15.2
Hillside Boulevard between Dryden and Lake Streets	212	14.6
Collins Avenue	510	7.0
Linden and Villa Streets between Lake and Cyrus Streets	216	9.4
Other		16.4
	TOTAL	100.0

Approximately 84 percent of the housing units in Colma are located in five residential areas. The remaining 16 percent are distributed outside these areas. The principal neighborhood is that comprised of "D", "E" and "F" streets located on the northern boundary of the City, immediately east of El Camino Real. The 1981 and 1982 Annexations placed "B" and "C" Streets within the City boundary.

TABLE A-13 HOUSING TENURE - 1980 CENSUS DATA

	Years at Present Address March					
	1979-80	1975-78	1970-74	1960-69	1956-59	1949 and Prior
Percent of Total Units	26	29	19	8	14	4

7.320 Housing Tenure. The 1980 Census indicates that approximately 55 percent of the units in Colma were occupied by their "current" tenants for less than five years and that one-quarter of the total households had lived at their "present" location for less than two years. Short term tenancy is likely related in part to the high proportion of rentership units in the City. Census data from 1980 indicated a breakdown of 40 percent ownership to 60 percent rentership.

7.330 Housing Condition. Based on the City's housing survey and Building Department records the median age of residential structures in Colma is 50 years old. There has been no significant construction of housing over the last two decades, and the most recent growth period was during the 1950's when close to 35 percent of Colma's current housing units were built. With minor discrepancies, the 1980 Census supports conclusions drawn from the City's survey.

TABLE A-14 AGE OF HOUSING UNITS - 1980 COLMA HOUSING SURVEY

Years	0-9	10-19	20-39	40-59	60-79	80-100
Percent of Total Units	0.9	0.0	41.6	20.5	17.6	19.4

TABLE A-15 AGE OF HOUSING UNITS - 1980 CENSUS

Year Structure Built	After 1979	1957-78	1970-74	1960-69	1950-59	1940-49	1939 Prior
Years Old	1	2-5	6-10	11-20	21-30	31-40	Over 40
Percent of Total Units	3	0	4	7	14	20	52

Although the median age of residential structures in Colma is 50 years old, their condition is in most cases well-maintained according to the City's Housing Survey. Close to 70 percent of the units are in "good" condition while 27 percent "need rehabilitation". An additional 3 percent are in need of major rehabilitation or "replacement".

Units requiring rehabilitation are distributed throughout Colma, but are generally most numerous in the Collins Avenue and Mission/El Camino Real residential areas. Some rehabilitation and replacement of the older housing stock has occurred in the Sterling Park area since the 1980 Census. The data above will be updated when the 1990 Census data becomes available.

7.340 Overcrowding. Overcrowded conditions were recorded for 1.5 percent of the households in Colma by the 1980 Federal Census.

TABLE A-16 OVERCROWDING, 1980 CENSUS

Census Tract	Block Group	Total # Units in Block Group	Overcrowded Units #	Overcrowded Units %
6016	1	0	0	0.0
	4	182	3	1.5
	5	14	0	0.0
TOTAL		196	3	1.6

[1] See Exhibit A-1 for location of census tract and block boundaries

TABLE A-17 MONTHLY HOUSING COST FOR OWNER-OCCUPIED NON-CONDOMINIUM UNITS BY MORTGAGE STATUS AND SELECTED OWNER COST 1980 CENSUS

COST IN DOLLARS	WITH MORTGAGE	COST IN DOLLARS	WITHOUT MORTGAGE
0 - 99	0	Less than 50	0
100 - 140	0	50 - 74	3
150 - 199	3	75 - 99	5
200 - 249	9	100 - 124	0
250 - 299	6	125 - 149	15
300 - 349	2	150 - 199	9
350 - 399	7	100 - 249	0
400 - 449	0	250 or more	0
450 - 499	2		
500 - 599	0		
600 - 749	0		
750 or more	0		
Median		$271	Median 138

7.350 Housing Cost. In their 1980 Housing Survey Summary the City listed the median price of a housing unit in Colma as $82,000 for 2 1/2 bedrooms, and the median monthly rent paid as $350. A recently released U.S. Census bulletin titled 1980 Regional Housing Profile published the median priced non-condominium ownership unit in Colma as $75,300, and the medium contract rent as $295,000. These figures compare to County-wide 1980 prices for ownership units of $124,400 and a median contract rent of $313.00. The most recent data published in 1989 by Coldwell Banker Residential Real Estate Services reported home values for cities in San Mateo County. From their survey it can be estimated that the median home ownership price has increased 260 percent from the 1980 median sales price of $75,300 to an estimated sales price of $276,300. Likewise, the median monthly rent has shown an approximately 160 percent increase in from $295 in 1980 to $766 in 1990.

TABLE A-18 MONTHLY HOUSING COSTS FOR RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT 1980 CENSUS

COST IN DOLLARS	NUMBER OF UNITS
Less than 60	0
60-199	0
200-249	17
250-299	36
300-349	9
350-399	19
400-499	15
500 or more	3
No Cash Rent	9
Median	$295
Mean	$326

TABLE A-19 ANNUAL HOUSEHOLD AND FAMILY INCOME IN 1979

	1980 CENSUS HOUSEHOLDS		FAMILIES	
	#	%	#	%
$ 2,500	3	2	3	3
$ 2,500 - $ 4,999	6	3	0	0
$ 5,000 - $ 7,499	12	7	9	8
$ 7,500 - $ 9,999	14	8	3	3
$10,000 - $12,499	8	4	6	5
$12,500 - $14,999	9	5	3	3
$15,000 - $17,499	10	6	8	6
$17,500 - $19,999	13	8	9	8
$20,000 - $22,499	20	12	15	13
$22,500 - $24,999	11	6	11	9
$25,000 - $27,499	13	8	4	3
$27,500 - $29,999	11	6	5	4
$30,000 - $34,999	13	8	10	9
$35,000 - $39,999	16	9	16	14
$40,000 - $49,999	8	5	8	7
$50,000 - $74,999	6	3	6	5
$75,000 or More	0	0	0	0
	173	100	116	100